09/540095
3625
19-1

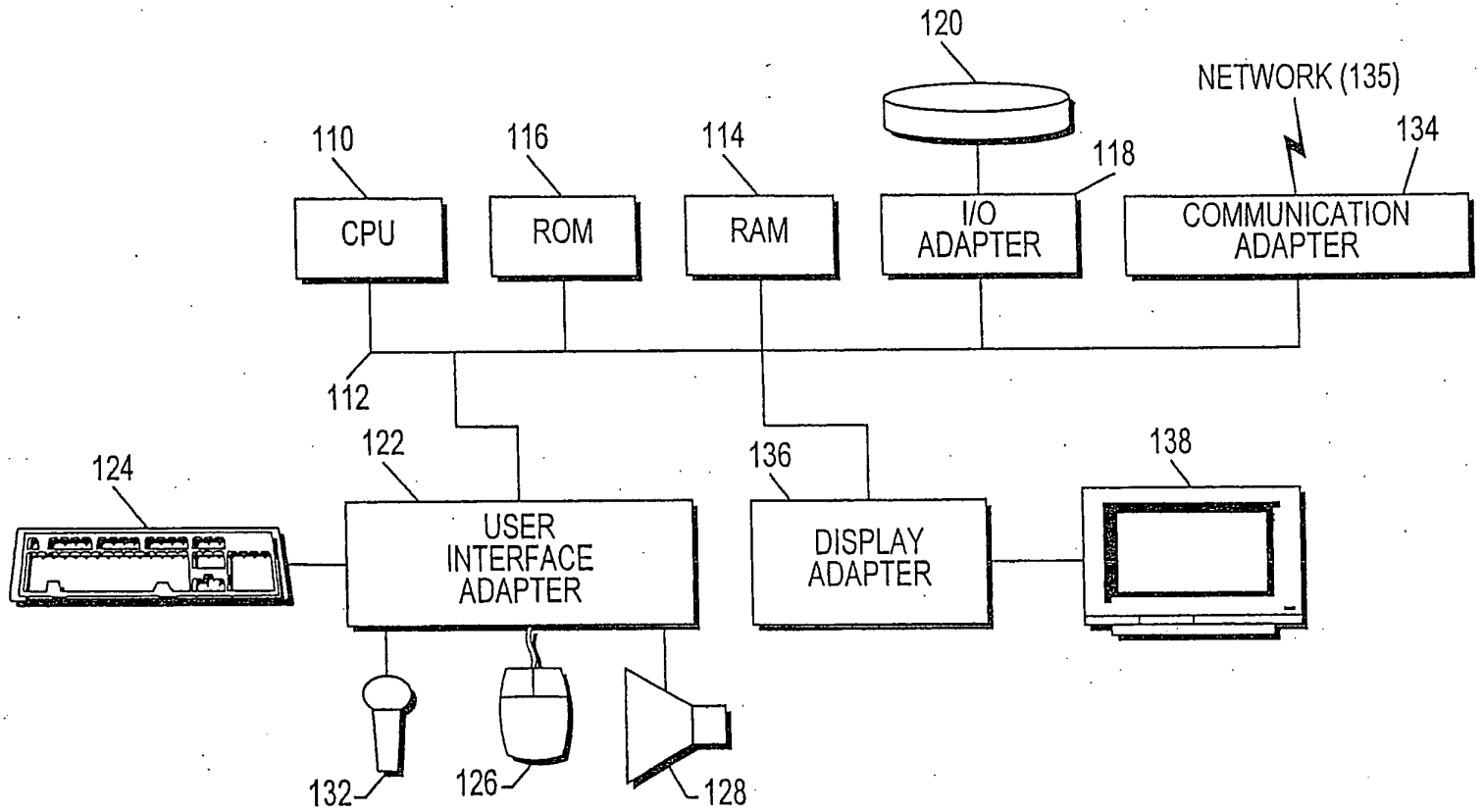



*FIGURE 1*

OIPE JC71 FEB 06 2003 PATENT & TRADEMARK OFFICE

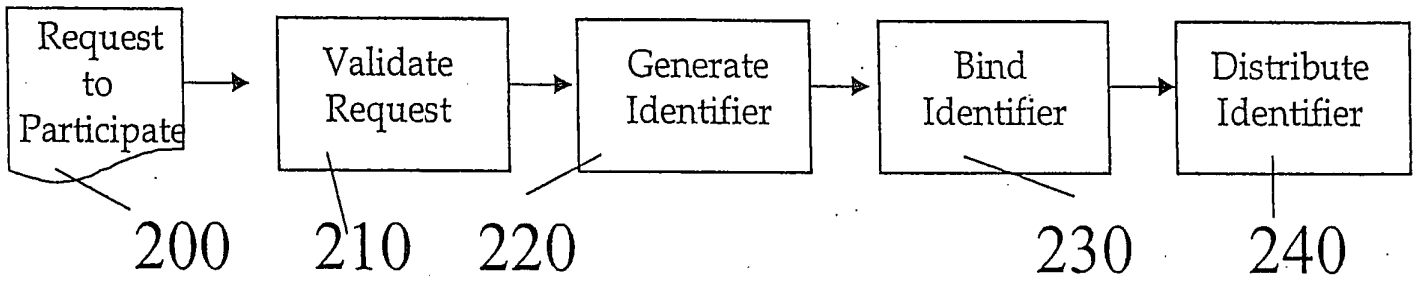



FIGURE 2

OIPE JC71 FEB 06 2003 PATENT & TRADEMARK OFFICE

| AUTHENTICATION METHOD | EXAMPLES |
|---|---|
| WHAT THE USER KNOWS | A SECRET PASSWORD, PIN NUMBER, CREDIT CARD NUMBER AND EXPIRATION DATE, MOTHER'S MAIDEN NAME |
| WHAT THE USER HAS | AN ATM CARD, CREDIT CARD, SMART CARD, PRIVATE KEY STORED ON AN ENCRYPTED FILE ON A PC |
| WHAT THE USER IS | BIOMETRIC VERIFICATION SUCH AS VOICE PRINTS, IRIS SCAN, SIGNATURE VERIFICATION, THUMB SCAN, ETC. |

FIGURE 3

OIPE JG71 FEB 06 2003 PATENT & TRADEMARK OFFICE

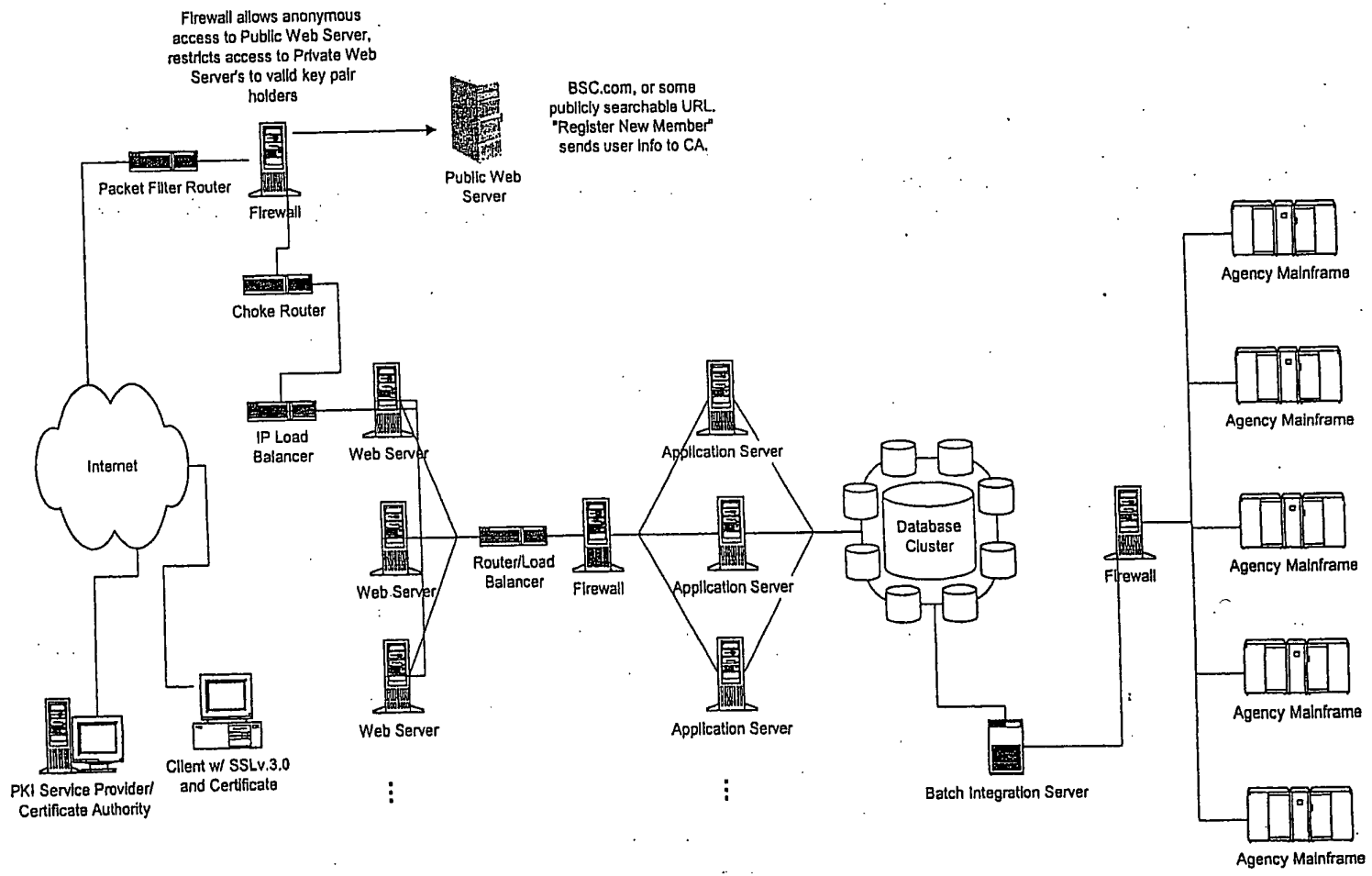
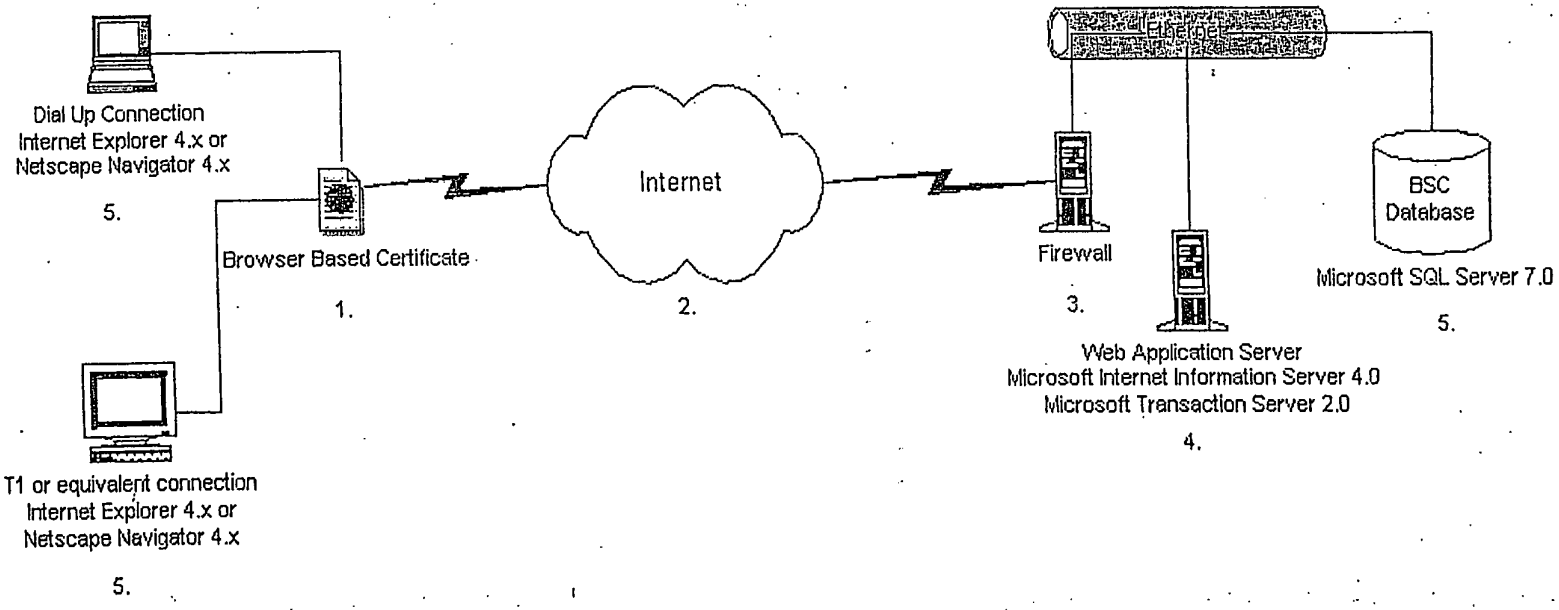



FIGURE 4

OIPE JC71 FEB 06 2003 PATENT & TRADEMARK OFFICE

# FIGURE 5




OIPE JC71 FEB 06 2003 PATENT & TRADEMARK OFFICE

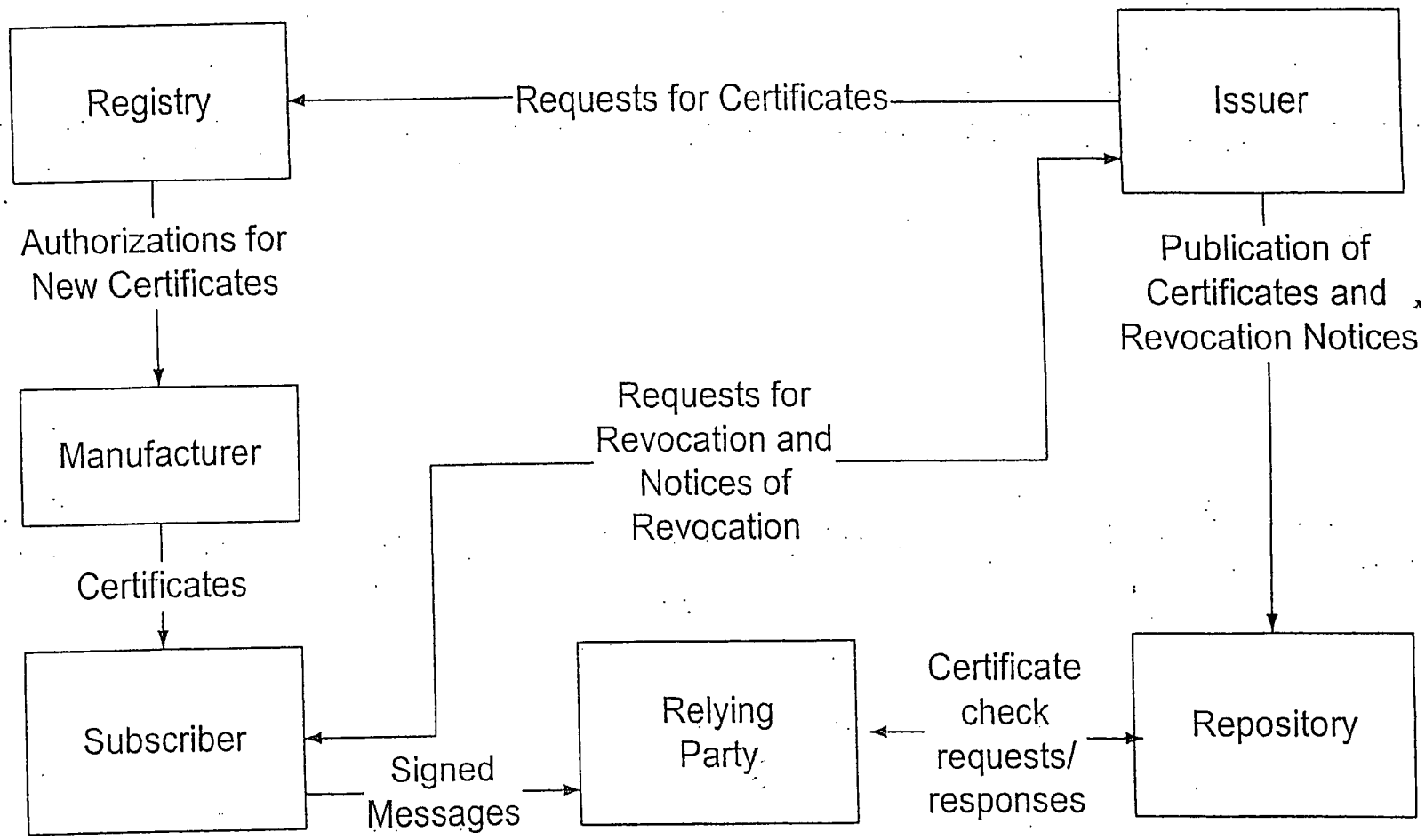



FIGURE 6

IPE JC71 FEB 06 2003 PATENT & TRADEMARK OFFICE

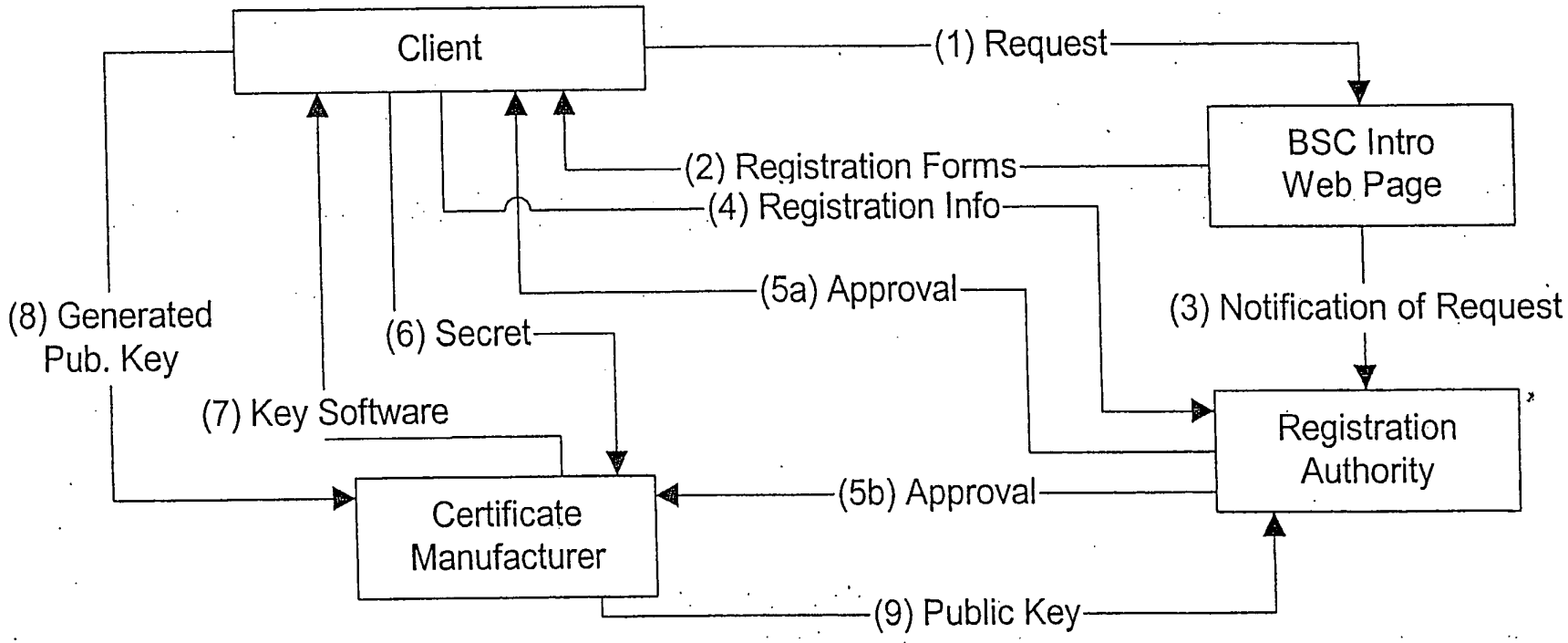



FIGURE 7

OIPE JC71 FEB 06 2003 PATENT & TRADEMARK OFFICE

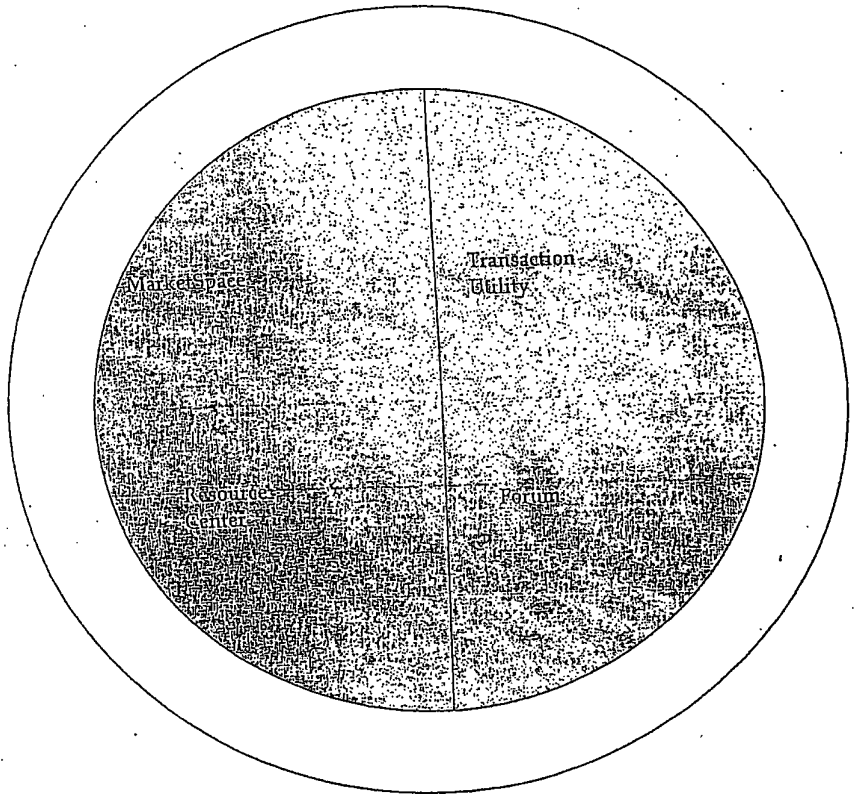



FIGURE 8

OIPE JC71 FEB 06 2003 PATENT & TRADEMARK OFFICE

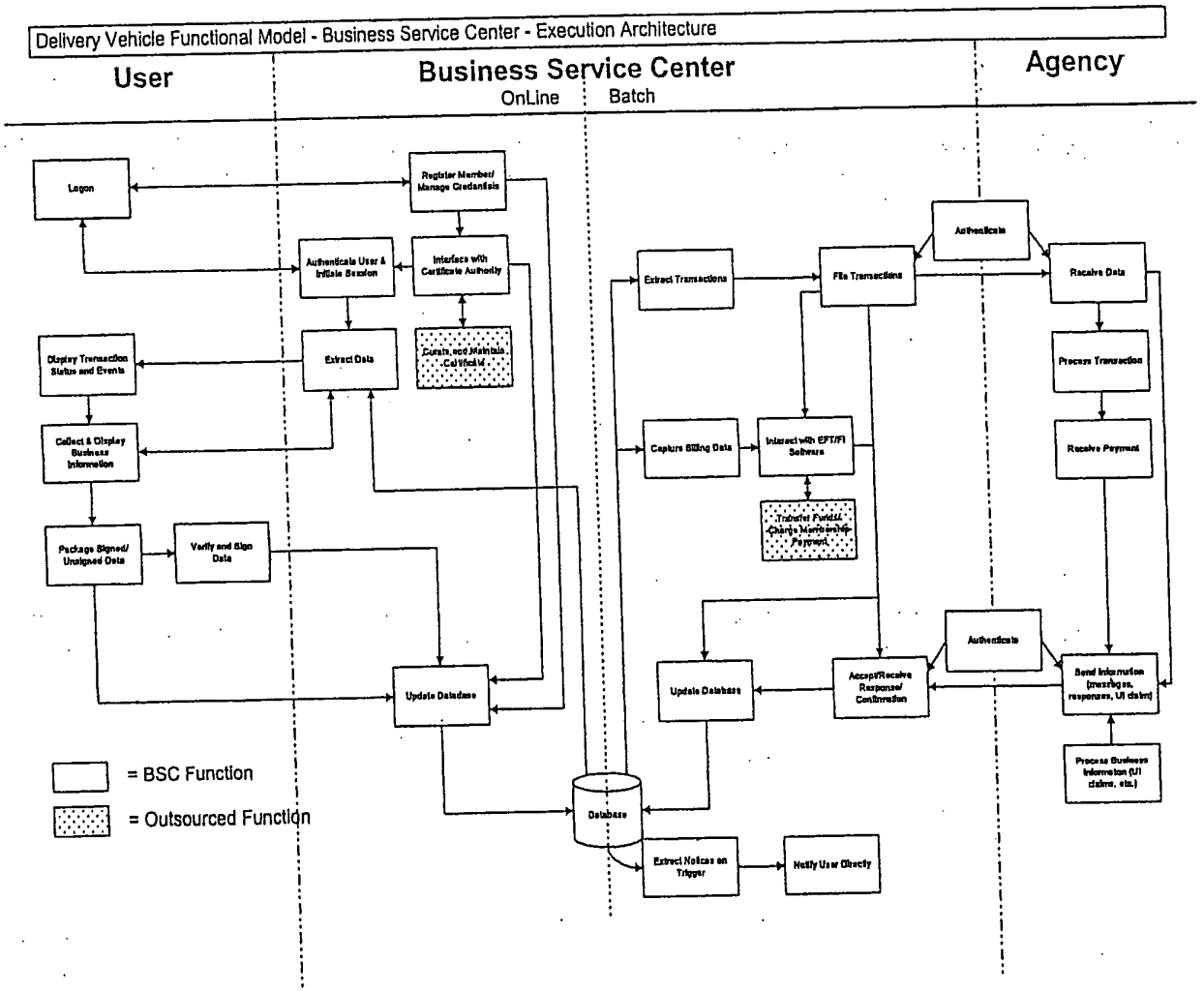



FIGURE 9

OIPE JC71 FEB 06 2003 PATENT & TRADEMARK OFFICE

OIPE JC71
FEB 0 6 2003
PATENT & TRADEMARK OFFICE

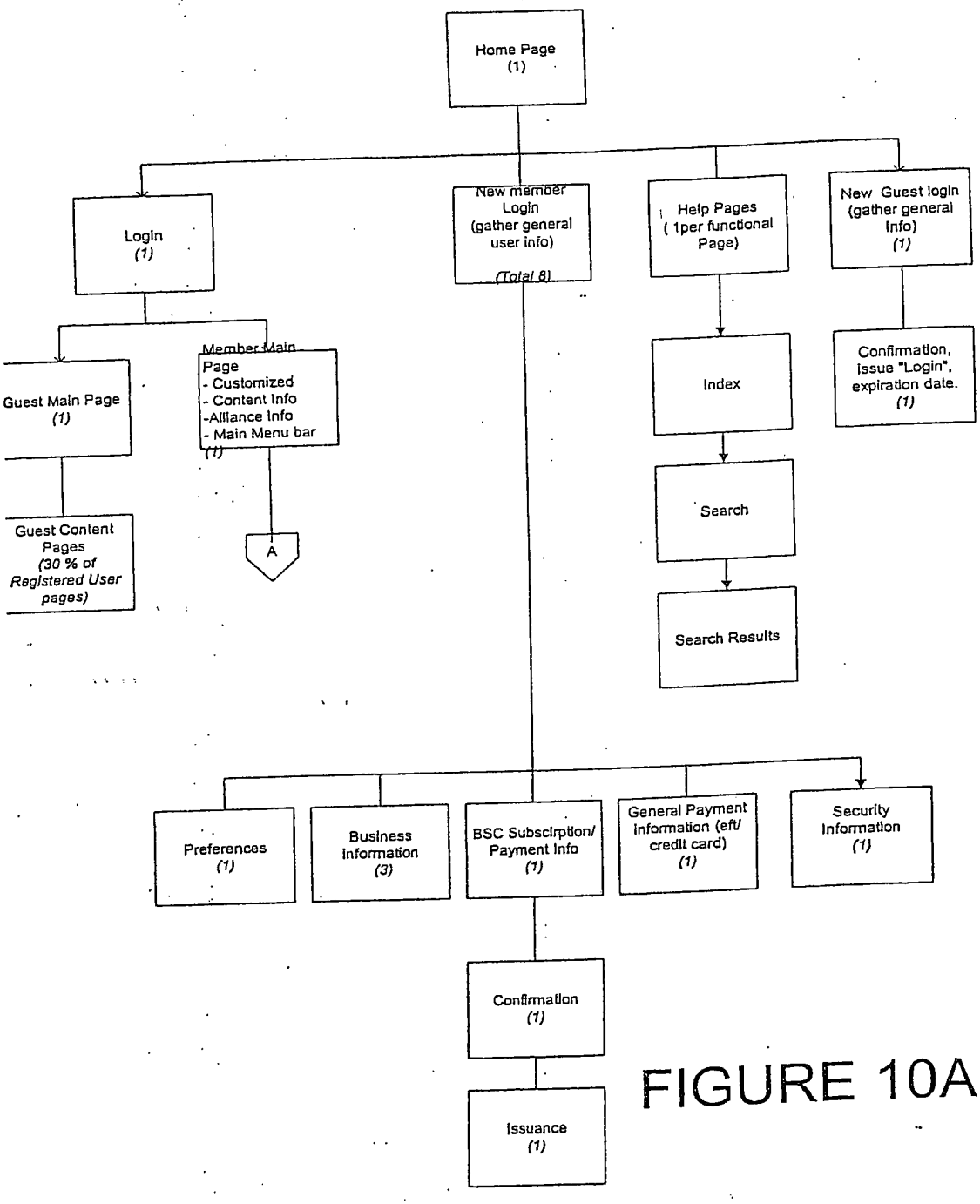



FIGURE 10A

OIPE JC71
FEB 06 2003
PATENT & TRADEMARK OFFICE

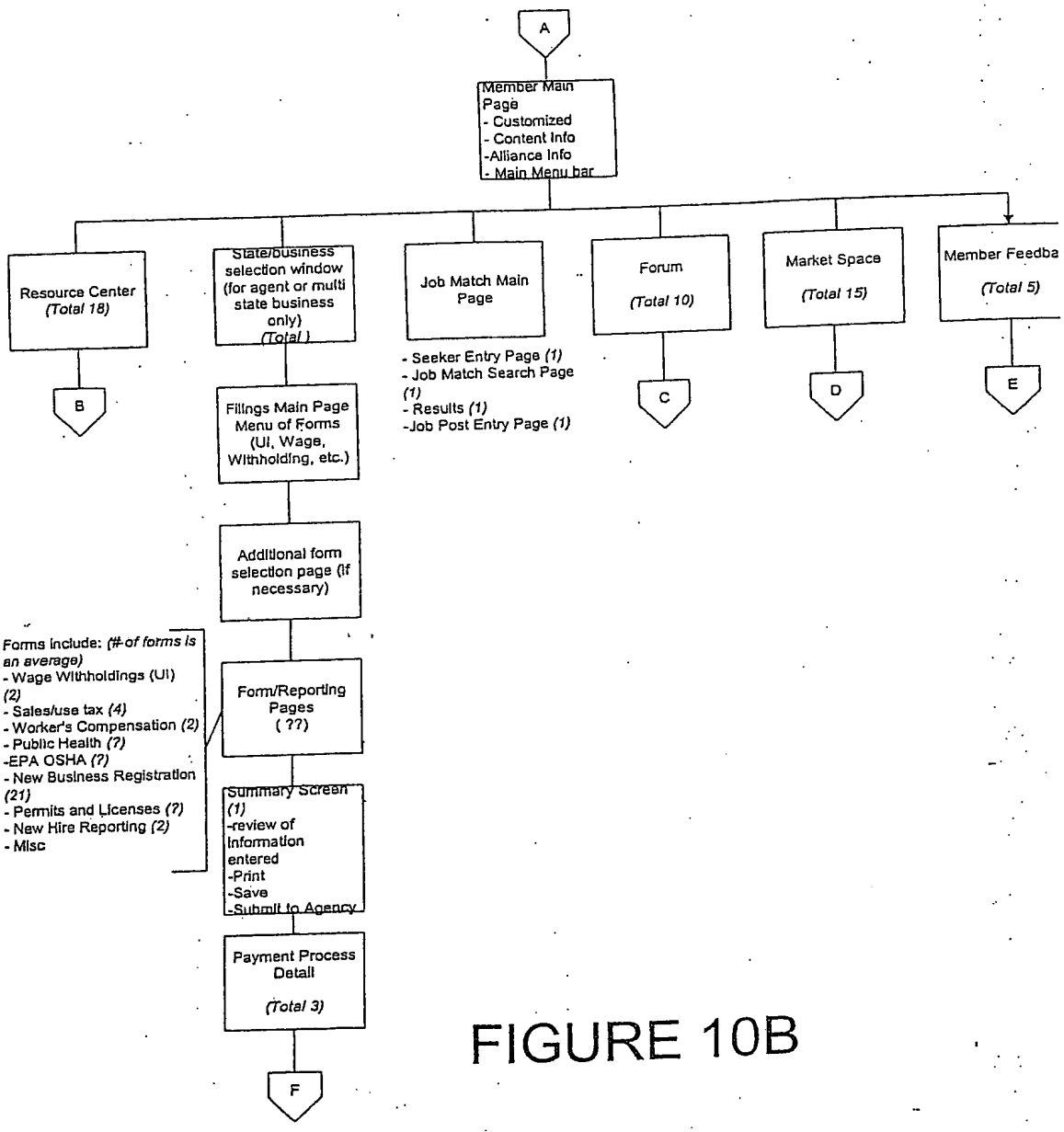



FIGURE 10B

OIPE JC71
FEB 0 6 2003
TRADEMARK OFFICE

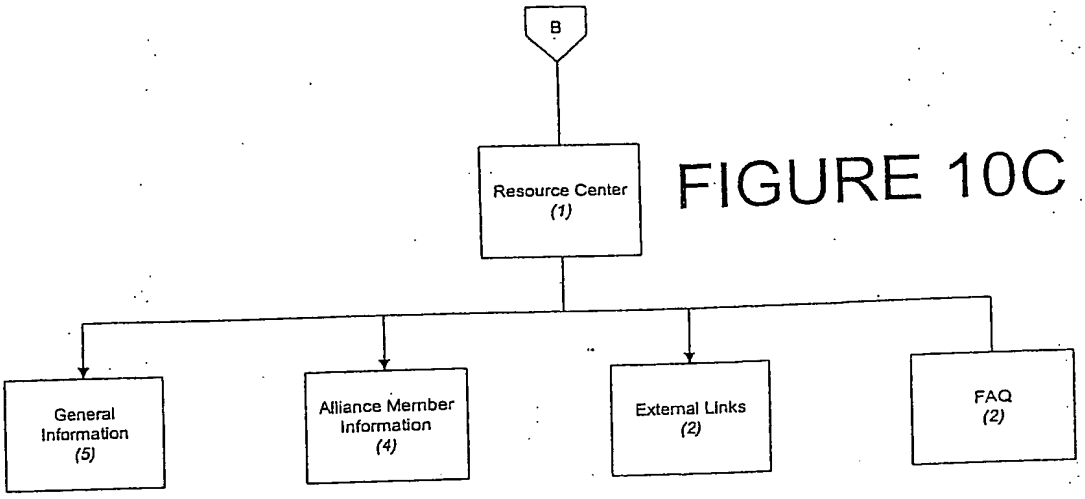
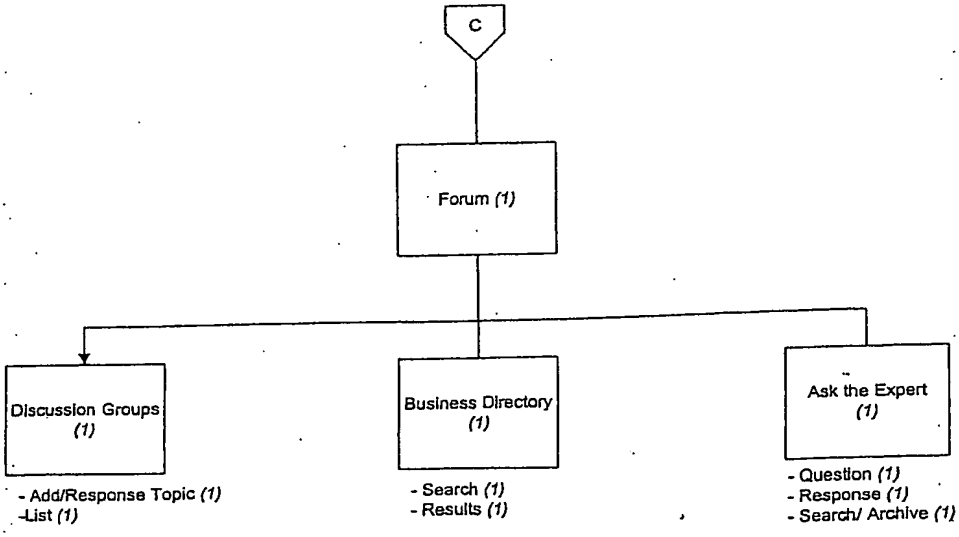



FIGURE 10C

FIGURE 10D



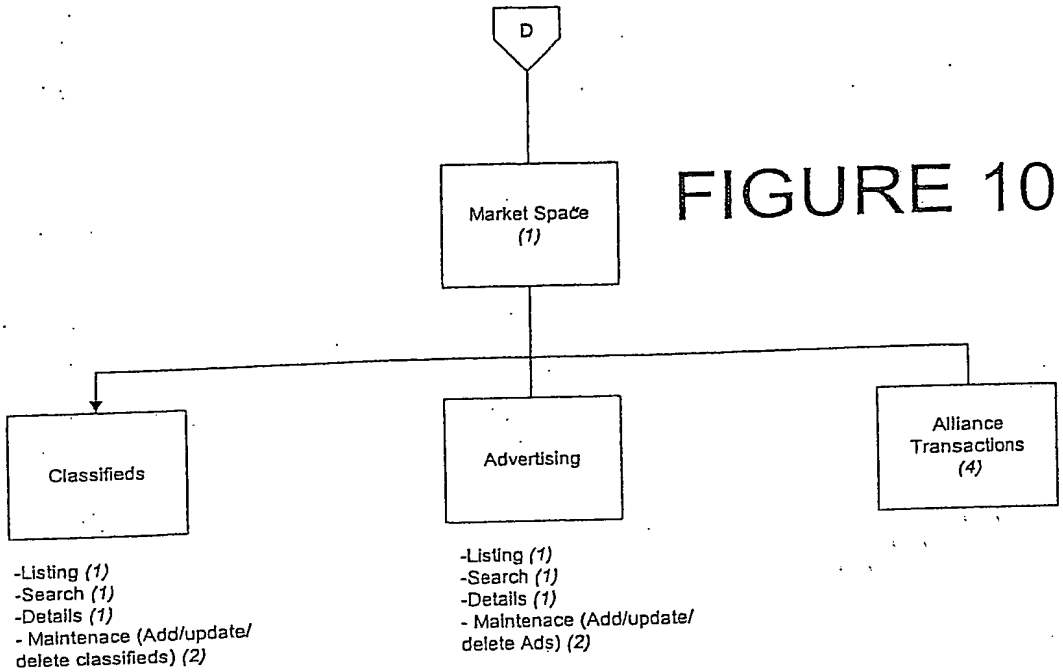



FIGURE 10E

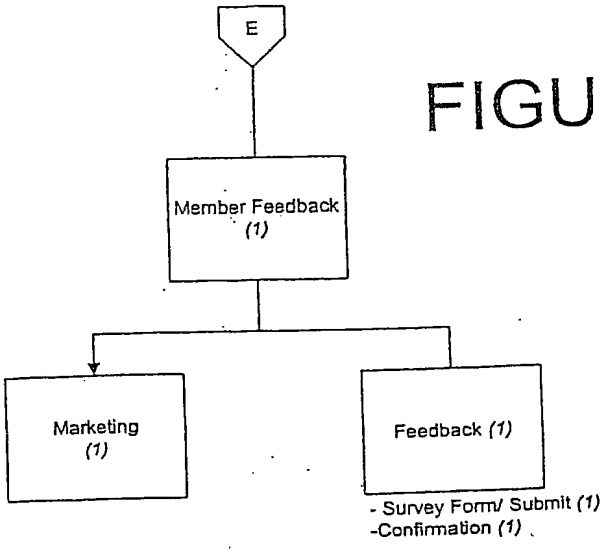



FIGURE 10F

PATENT & TRADEMARK OFFICE
FEB 0 6 2003
OIPE JC71

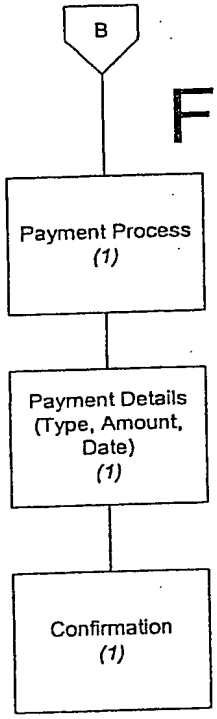



FIGURE 10G

PATENT & TRADEMARK OFFICE
FEB 0 6 2003
OIPE
JC71

PATENT & TRADEMARK OFFICE
FEB 06 2003
OIPE
JC71

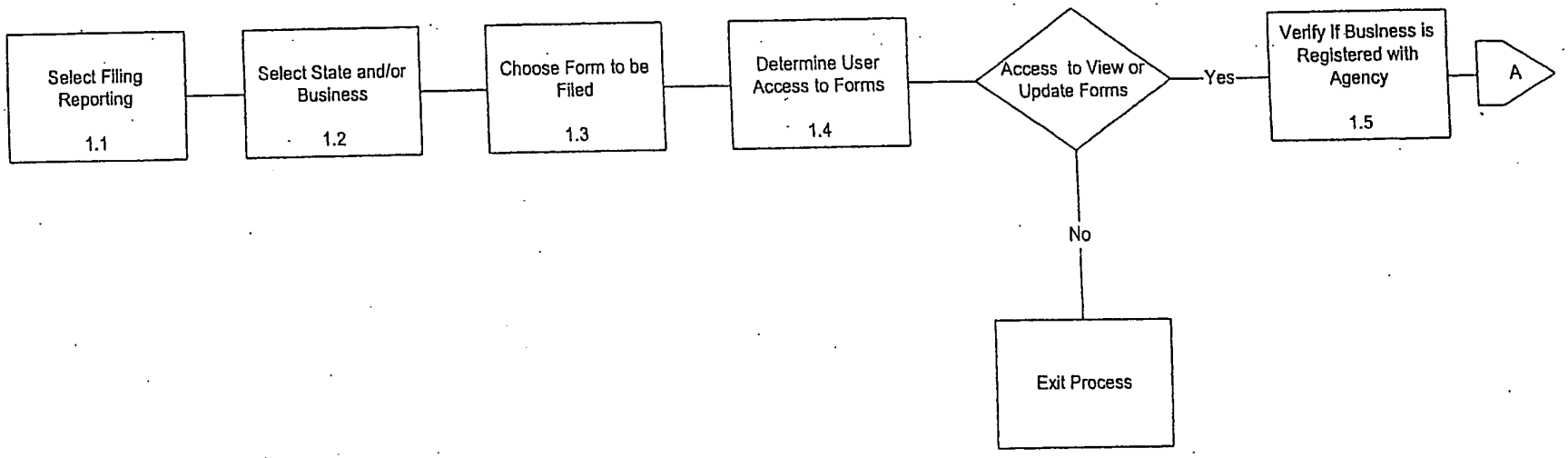



FIGURE 11A

OIPE JC71
FEB 0 6 2003
PATENT & TRADEMARK OFFICE

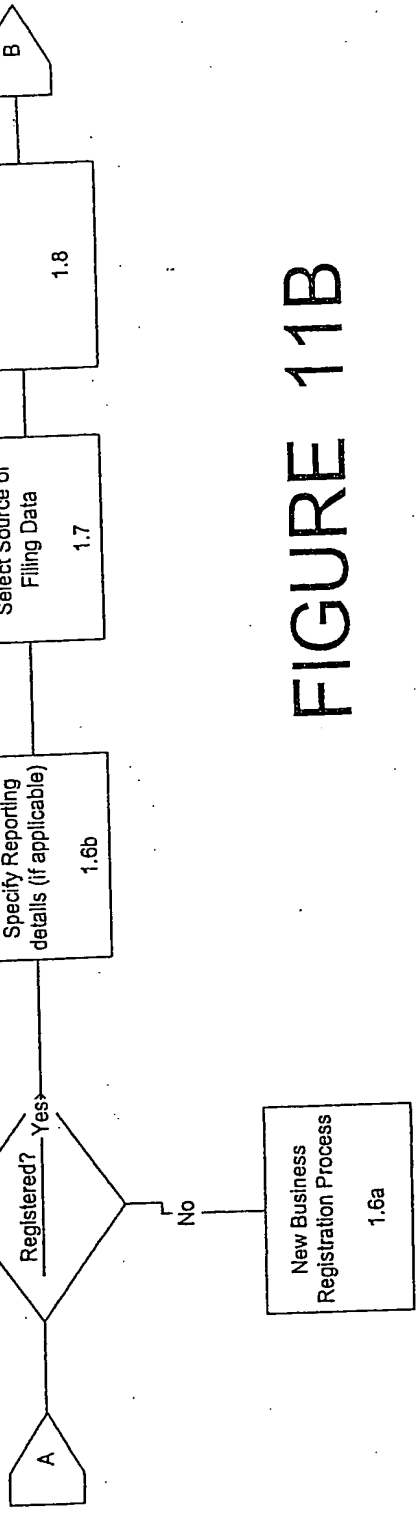



FIGURE 11B

OIPE
FEB 0 6 2003
PATENT & TRADEMARK OFFICE
SC71

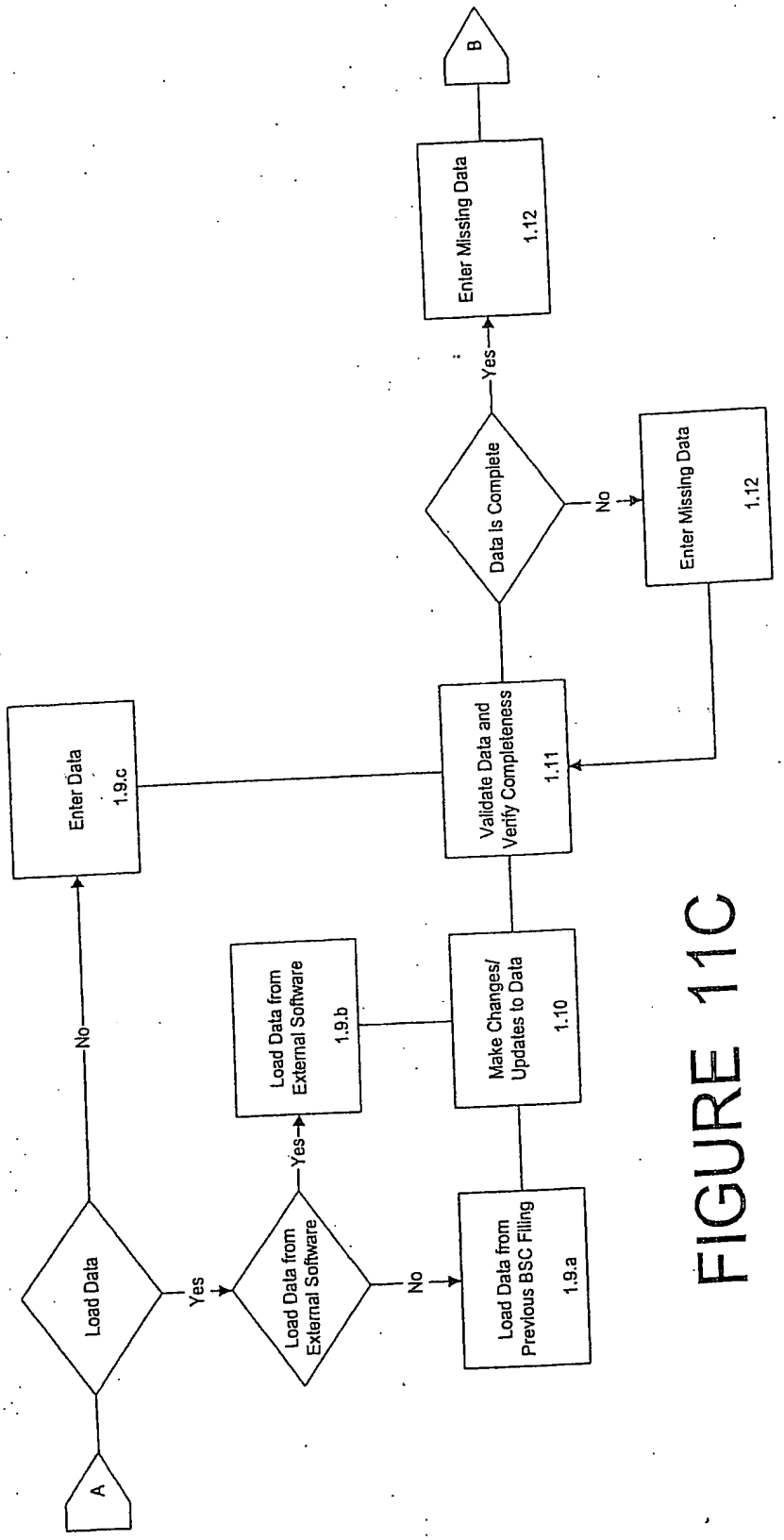



FIGURE 11C

OIPE
FEB 0 6 2003
PATENT & TRADEMARK OFFICE

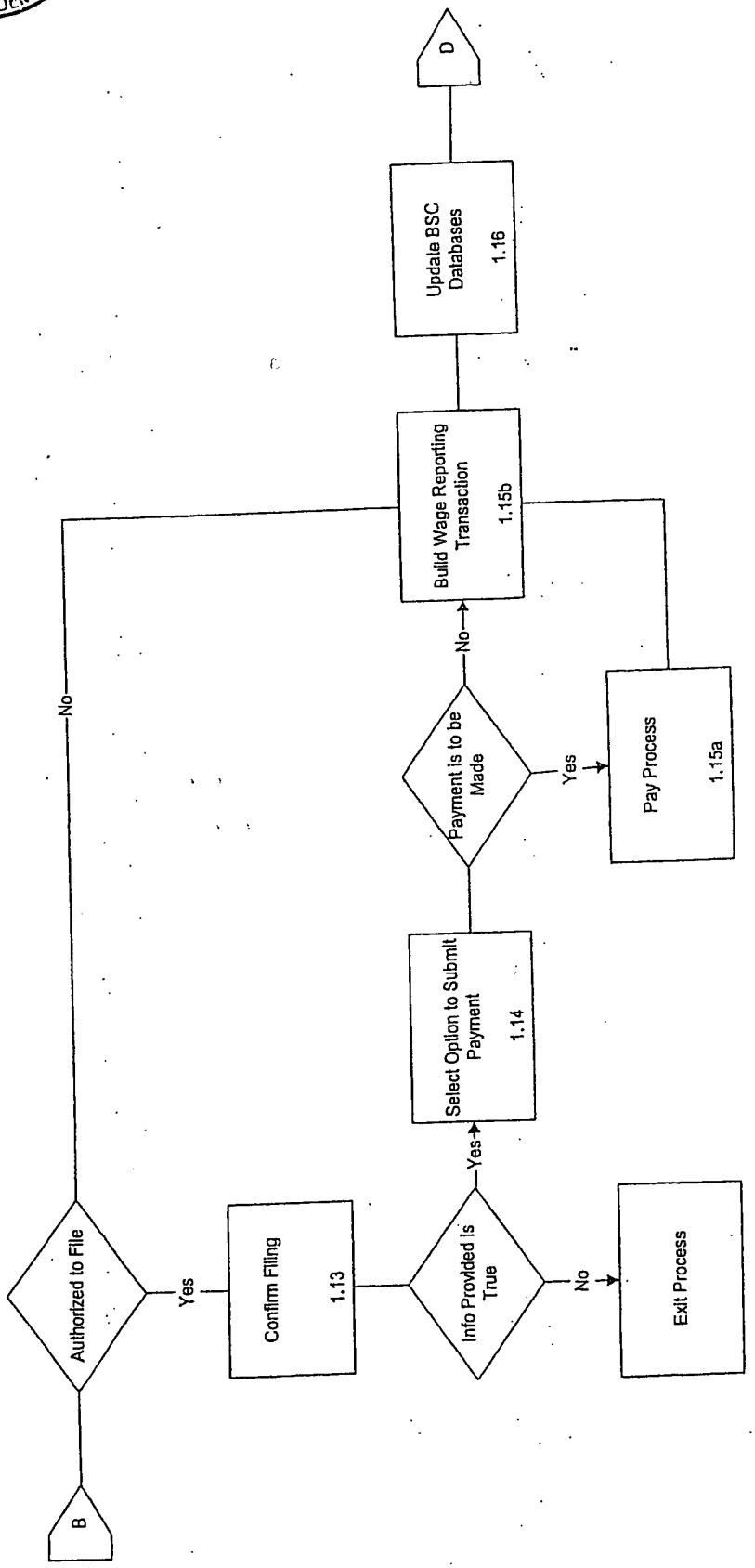



FIGURE 11D

PATENT & TRADEMARK OFFICE
FEB 06 2003
OIPE
JC71

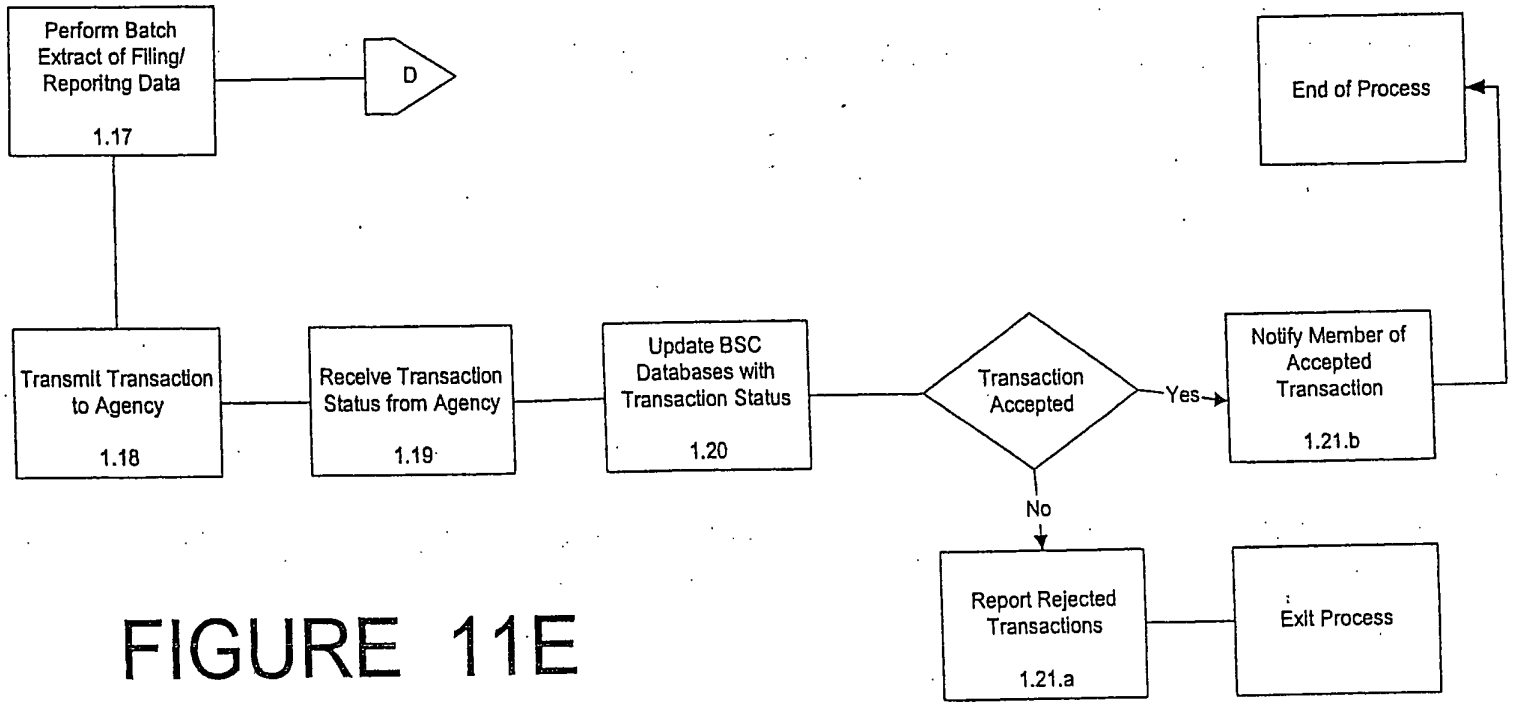



FIGURE 11E